

**CLAIM AMENDMENTS**

**IN THE CLAIMS**

This listing of the claims will replace all prior versions, and listing, of claims in the application or previous response to office action:

**1-11. Cancelled.**

12. (Original) A computer readable medium embodying a program of instructions, the program of instructions implementing a method for guiding a user through one or more nodes of a transaction, the program of instructions operable to:

receive a user request for a desired transaction;

select a user interface (U/I) model likely to effect completion of a next stage of the requested transaction;

prompt the user, in accordance with the selected U/I model, through the next stage of the requested transaction; and

repeat the select and prompt operations for each stage required by the requested transaction.

13. (Original) The computer readable medium of Claim 12, further comprising the program of instructions operable to select an initial U/I model based on at least one characteristic of a communication connection with the user.

14. (Original) The computer readable medium of Claim 12, further comprising the program of instructions operable to select the U/I model likely to effect completion of the next stage of the requested transaction from a library of U/I models.

15. (Original) The computer readable medium of Claim 12, further comprising the program of instructions operable to modify a U/I model based on one or more aspects of completing the requested transaction.

16. (Original) The computer readable medium of Claim 12, further comprising the program of instructions operable to summarize information gathered through at least one stage of the requested transaction.

17. (Original) The computer readable medium of Claim 12, further comprising the program of instructions operable to suggest benefits to the user of user compliance with the instructions directed to completing a stage of the requested transaction.

18. (Original) The computer readable medium of Claim 12, further comprising the program of instructions operable to gather information required to complete the requested transaction from a communication connection with the user.

19. (Original) The computer readable medium of Claim 12, further comprising the program of instructions operable to adapt the selected U/I model to conform with at least one identified aspect of the requested transaction.

20. (Original) The computer readable medium of Claim 12, further comprising the program of instructions operable to summarize and present for user confirmation, information collected through one or more stages of the requested transaction.